



# OCC ADVISORY LETTER

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Comptroller of the Currency  
Administrator of National Banks

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Subject: Year 2000 Guidance on Customer Awareness

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**TO:** Chief Executive Officers of National Banks and Federal Branches and Agencies,  
Service Providers, Software Vendors, Department and Division Heads, and Examining  
Personnel

This advisory is to alert you to the recent release of FFIEC “Guidance on Year 2000 Customer Awareness Programs” (attached). This guidance supplements previous FFIEC interagency statements and describes expectations for a Year 2000 customer awareness program that should be developed by every national bank.

The OCC expects national banks to provide forthright and honest responses to questions and concerns raised by their customers. The OCC expects each national bank to develop a proactive customer awareness program by September 30, 1998. This program should include appropriate communications channels to effectively respond to customer inquiries. The program should also address how the bank will respond to its customers should unfavorable events occur, whether internal (e.g., system breakdown) or external (e.g., adverse media coverage of Year 2000, computer problems in other segments of the economy, etc.) As part of each Year 2000 examination, OCC examiners will review the adequacy of each bank’s customer awareness program.

Because every financial institution is unique, management of each institution is in the best position to determine how best to communicate with its customers. The OCC expects each national bank’s customer awareness program will include appropriate communication vehicles. Examples of communications vehicles which banks should consider include:

- Distributing informational brochures in monthly or quarterly statements;
- Establishing toll-free telephone number(s) to respond to inquiries;
- Conducting seminars to discuss the Year 2000 problem and how the bank is preparing; and
- Developing Internet sites.



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As part of its customer awareness program, each bank should ensure that customer contact personnel are trained to respond to customer inquiries by referring customers to explanatory materials or expert staff. The FFIEC is preparing a customer brochure that can be used as part of a bank's Year 2000 customer awareness program. This brochure, which will be available in June 1998, will explain what banks and banking regulators are doing to address the Year 2000 problem.

The OCC reminds all national banks that they are prohibited from publicly disclosing the contents of federal regulatory agency examination reports or reviews of any bank or service provider or software vendor, including Year 2000 ratings. Furthermore, banks must avoid any implication that their Year 2000 readiness has been reviewed, approved, or certified by any regulatory agency.

For further information on Year 2000 issues, contact the Year 2000 Supervision Policy Division at (202)874-2340.

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[Attachment](#)